

Information to identify the case:			
Debtor 1:	Brian W Wallers		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Illinois		
Case number:	22-00018		
	Social Security number or ITIN: xxx-xx-0513		
	EIN: --_-----		
	Social Security number or ITIN: -----		
	EIN: --_-----		
	Date case filed for chapter:		13 1/3/22

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Brian W Wallers	
2. All other names used in the last 8 years		
3. Address	21 Patridge Square Oswego, IL 60543	
4. Debtor's attorney Name and address	Angie S Lee Lee Ratliff & Associates LLC PO Box 677 Flossmoor, IL 60422	Contact phone 708-365-9937 Email: ecf4leeratliffassociates@gmail.com
5. Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 1/4/22

For more information, see page 2

Case number 22-00018

Debtors must bring a picture ID and proof of their Social Security Number.

Filing deadline: 7/5/22

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Brian W Wallers
Debtor

Case No. 22-00018-LAH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

Page 1 of 2

Date Rcvd: Jan 04, 2022

Form ID: 3091

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2022:

Recip ID	Recipient Name and Address
db	+ Brian W Wallers, 21 Patridge Square, Oswego, IL 60543-9751
tr	+ Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
29615931	+ Advantage Capital Funding, 104 E 25th St, 10th Fl, Attn Legal/Bankruptcy, New York, NY 10010-8201
29615932	+ Atg Credit, Attn: Bankruptcy, 1700 West Cortland Street Ste 205, Chicago, IL 60622-1200
29615933	+ Byzfunder, 263 W 38th St, Attn Legal/Bankruptcy, New York, NY 10018-4483
29615934	+ Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
29615935	+ Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374-0241
29615936	+ Everest, 8200 NW 52nd Terrace, 2nd Fl, Attn Legal/Bankruptcy, Doral, FL 33166-7852
29615937	+ Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
29615938	+ Fedloan, Attn: Bankruptcy, Po Box 60610, Harrisburg, PA 17106-0610
29615940	+ ICS, Attn: Bankruptcy, 8231 185th St., Suite 100, Tinley Park, IL 60487-9356
29615941	ILDOR, PO Box 19035, Bankruptcy Unit, Springfield, IL 62794-9035
29615944	Medical Business Bureau, Attn: Bankruptcy, Po Box 1729, Park Ridge, IL 60068
29615947	+ RMP, Attn: Bankruptcy, Po Box 630844, Cincinnati, OH 45263-0844
29615949	+ Toast Capital, 401 Park Drive, Ste 801 Attn Legal/Bankruptcy, Boston, MA 02215-3325
29615950	Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf4leeratiffassociates@gmail.com	Jan 04 2022 22:50:00	Angie S Lee, Lee Ratliff & Associates LLC, PO Box 677, Flossmoor, IL 60422
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Jan 04 2022 22:51:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
29615939	+ EDI: AMINFOFP.COM	Jan 05 2022 03:53:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
29615942	EDI: IRS.COM	Jan 05 2022 03:53:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
29615943	+ Email/Text: support@ljross.com	Jan 04 2022 22:51:00	LJ Ross & Associates, Attn: Bankruptcy, 4 Universal Way, Po Box 6099, Jackson, MI 49204-6099
29615945	Email/Text: ml-ebn@missionlane.com	Jan 04 2022 22:50:00	Mission Lane LLC, Attn: Bankruptcy, Po Box 105286, Atlanta, GA 30348
29615946	+ Email/Text: admin@paypps.com	Jan 04 2022 22:51:00	Professional Placement Services, LLC, Attn: Bankruptcy, Po Box 612, Milwaukee, WI 53201-0612
29615948	Email/Text: amieg@stcol.com	Jan 04 2022 22:50:00	State Collection Service, Attn: Bankruptcy, Po Box 6250, Madison, WI 53716
29615952	Email/Text: bankruptcytn@wakeassoc.com	Jan 04 2022 22:50:00	Wakefield & Associates, Attn: Bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909

TOTAL: 9

District/off: 0752-1

User: admin

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Date Rcvd: Jan 04, 2022

Form ID: 309I

Total Noticed: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
29615951		Vader

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2022 at the address(es) listed below:

Name	Email Address
Angie S Lee	on behalf of Debtor 1 Brian W Wallers ecf4leeratliffassociates@gmail.com R59410@notify.bestcase.com
Glenn B Stearns	stearns_g@lisle13.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3